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September 15, 2006

**Express Mail No. EV495596808US**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: United States Patent Application No. 09/760,113  
Filed: January 12, 2001  
Invention: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT  
PLAN DESIGNS  
Inventor: Barrett Toan, et al.  
Our Reference Number: C018497/0106453

Sir:

We are enclosing papers on behalf of applicant for the above-referenced patent application. The papers are:

1. Certificate of Express Mailing
2. Transmittal letter
3. Petition for Extension of Time Under 37 CFR § 1.136(a)
4. Response to Office Action
5. Substitute Joint Declaration and Power of Attorney
6. Check in the amount of \$1,020.00 for three month extension; and
7. Return postcard

If our check is missing or is insufficient, please charge any additional fee or credit any overpayment to Deposit Account No. 02-4467.

Respectfully submitted,

Robert G. Lancaster  
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Enclosures

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*And Bryan Cave,  
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Express Mail Label No. EV495596808US  
Docket No. C018497/0106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	)	
	)	
Barrett Toan et al.	)	Examiner: Rachel L. Porter
	)	
Serial No. 09/760,113	)	Art Unit: 3626
	)	
Filed: January 12, 2001	)	
	)	
For: SYSTEM AND METHOD FOR	)	
OPTIMIZING BENEFIT PLAN DESIGNS	)	

CERTIFICATE OF EXPRESS MAILING

Date of Deposit: September 15, 2006

I hereby certify that the following:

- Certificate of Express Mailing
- Transmittal letter
- Petition for Extension of Time Under 37 CFR § 1.136(a)
- Response to Office Action
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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR Section 1.10 on the Date of Deposit indicated above in an envelope addressed to the Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450.

*Karen Honold*

Type Name: Karen Honold  
Signature of Person Making Deposit

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